(K) a payee communications interface receiving for use by the system, bill data electronically delivered from a payee to the bill paying system,

a funds transfer interface generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

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74. A bill paying method, comprising

storing payee information,

storing payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

receiving for use, bill data electronically delivered from a payee to the entity performing the method,